

State of Washington  
Office of the Insurance Commissioner  
2001 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health - Group

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Premiera Blue Cross	47570	WA	HCSC	\$1,436,940	23.47%	\$1,317,671	\$1,130,216	85.77%	695,860
2	Regence Blueshield	53902	WA	HCSC	\$1,255,794	20.52%	\$1,098,051	\$905,101	82.43%	573,284
3	Group Health Coop. Of Puget Sound	95672	WA	HMO	\$741,728	12.12%	\$568,952	\$703,900	123.72%	338,044
4	Group Health Options Inc	47055	WA	HCSC	\$295,208	4.82%	\$294,876	\$257,114	87.19%	138,560
5	Washington Dental Service	47341	WA	HCSC	\$284,750	4.65%	\$0	\$0	0.00%	
6	Washington Dental Service	47341	WA	HCSC	\$283,748	4.64%	\$284,290	\$255,291	89.80%	838,615
7	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$166,775	2.72%	\$124,948	\$128,757	103.05%	70,613
8	Pacificare Of WA	48038	WA	HCSC	\$154,147	2.52%	\$142,417	\$125,939	88.43%	76,756
9	Community Health Plan Of WA	47049	WA	HCSC	\$150,312	2.46%	\$3,927	\$3,112	79.23%	2,476
10	Aetna US Healthcare Inc	95484	WA	HMO	\$105,808	1.73%	\$98,275	\$97,995	99.71%	63,542
11	KPS Health Plans In Rehabilitation	53872	WA	HCSC	\$80,836	1.32%	\$52,950	\$43,847	82.81%	26,340
12	Regencecare	95648	WA	HMO	\$80,731	1.32%	\$80,938	\$69,973	86.45%	42,256
13	United Healthcare Ins Co	79413	CT	L&D	\$80,397	1.31%	\$84,970	\$69,649	81.97%	
14	Aetna Life Ins Co	60054	CT	L&D	\$79,556	1.30%	\$75,471	\$53,791	71.27%	
15	Standard Ins Co	69019	OR	L&D	\$79,154	1.29%	\$79,789	\$60,061	75.28%	
16	First Choice Health Plan Inc	47046	WA	HCSC	\$66,213	1.08%	\$64,755	\$58,003	89.57%	46,940
17	Unum Life Ins Co Of Amer	62235	ME	L&D	\$60,080	0.98%	\$59,357	\$40,315	67.92%	
18	Regence NW Health	47350	WA	HCSC	\$38,363	0.63%	\$38,478	\$34,425	89.47%	20,598
19	Mega Life & Health Ins Co The	97055	OK	L&D	\$35,936	0.59%	\$35,431	\$21,192	59.81%	
20	United Of Omaha Life Ins Co	69868	NE	L&D	\$35,330	0.58%	\$35,996	\$18,920	52.56%	
21	Metropolitan Life Ins Co	65978	NY	L&D	\$34,621	0.57%	\$35,601	\$36,130	101.49%	
22	Aetna US Healthcare Of WA	47060	WA	HCSC	\$34,200	0.56%	\$9,940	\$7,597	76.43%	5,187
23	Niagara Fire Ins Co	35106	DE	P&C	\$32,789	0.54%	\$32,789	\$24,420	74.48%	
24	Regence Health Maintenance OR Inc	96250	OR	HMO	\$24,118	0.39%	\$23,946	\$18,609	77.71%	12,461
25	Connecticut General Life Ins Co	62308	CT	L&D	\$22,503	0.37%	\$22,603	\$21,961	97.16%	
26	Safeco Life Ins Co	68608	WA	L&D	\$21,344	0.35%	\$21,290	\$9,762	45.85%	
27	Vision Service Plan	47317	WA	HCSC	\$17,626	0.29%	\$0	\$0	0.00%	
28	Fortis Benefits Ins Co	70408	MN	L&D	\$16,022	0.26%	\$15,927	\$15,034	94.39%	
29	Regence BlueCross BlueShield OR	54933	OR	HCSC	\$15,306	0.25%	\$12,541	\$10,691	85.25%	10,733
30	Prudential Ins Co Of Amer	68241	NJ	L&D	\$14,708	0.24%	\$14,181	\$15,030	105.98%	
31	Guardian Life Ins Co Of Amer	64246	NY	L&D	\$14,312	0.23%	\$14,178	\$10,935	77.13%	
32	Great West Life & Annuity Ins Co	68322	CO	L&D	\$14,246	0.23%	\$11,946	\$7,914	66.25%	
33	Principal Life Ins Co	61271	IA	L&D	\$13,518	0.22%	\$13,452	\$11,357	84.43%	
34	Reliastar Life Ins Co	67105	MN	L&D	\$13,448	0.22%	\$13,430	\$10,429	77.65%	
35	Continental Cas Co	20443	IL	P&C	\$13,011	0.21%	\$12,932	\$11,721	90.64%	
36	Mid West Natl Life Ins Co Of Tn	66087	TN	L&D	\$12,923	0.21%	\$12,447	\$6,374	51.21%	
37	Hartford Life & Accident Ins Co	70815	CT	L&D	\$12,606	0.21%	\$12,067	\$14,414	119.45%	
38	Regence Life & Health Ins Co	97985	OR	L&D	\$11,373	0.19%	\$11,373	\$6,632	58.32%	
39	Life Ins Co Of North Amer	65498	PA	L&D	\$11,303	0.18%	\$11,303	\$13,987	123.75%	
40	AIG Life Ins Co	66842	DE	L&D	\$11,143	0.18%	\$11,279	\$3,804	33.73%	
All 242 Other Companies					\$248,278	4.06%	\$214,050	\$163,576	76.42%	18,171
Totals (Loss Ratio is average)(4)					\$6,121,203	100.00%	\$5,068,816	\$4,497,977	88.74%	2,980,436

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, LHCSC=Limited HCSC,

(2)Also means claims and benefits incurred. (3)Washington enrollment not provided by insurance companies. (4)Totals do not represent all health coverage in Washington